

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

GERALD J. TIETZE, JR.
PHYLLIS C. TIETZE
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.
No Respondents.

Case No.:17-20058

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 23, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/06/2017 and confirmed on 2/17/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		154,579.90
Less Refunds to Debtor	1,964.39	
TOTAL AMOUNT OF PLAN FUND		152,615.51

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,250.00	
Trustee Fee	7,242.83	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,492.83

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FREEDOM MORTGAGE CORPORATION	0.00	53,295.80	0.00	53,295.80
	Acct: 0183				
	FREEDOM MORTGAGE CORPORATION	11.19	11.19	0.00	11.19
	Acct: 0183				
	EQUIANT FINANCIAL SVCS++	0.00	0.00	0.00	0.00
	Acct: 0370				
	QUANTUM3 GROUP LLC AGNT - SADINO I	864.82	864.82	0.00	864.82
	Acct: 1748				
	CAPITAL ONE AUTO FINANCE**	12,950.00	12,950.00	1,937.68	14,887.68
	Acct: 9214				
	AMERICREDIT FINANCIAL SVCS INC DBA	20,572.02	20,572.02	2,183.33	22,755.35
	Acct: 0380				
					91,814.84
Priority					
	AMY L ZEMA ESQ	0.00	0.00	0.00	0.00
	Acct:				
	GERALD J. TIETZE, JR.	0.00	0.00	0.00	0.00
	Acct:				
	GERALD J. TIETZE, JR.	1,964.39	1,964.39	0.00	0.00
	Acct:				
	AMY L ZEMA ESQ	3,250.00	3,250.00	0.00	0.00
	Acct:				
	CLERK, U S BANKRUPTCY COURT	310.00	310.00	0.00	310.00
	Acct: XXXXXX8GLT				
					310.00
Unsecured					
	AMERICAN EXPRESS BANK FSB	538.35	538.35	0.00	538.35
	Acct: 1002				
	PORTFOLIO RECOVERY ASSOCIATES, LL	834.76	834.76	0.00	834.76
	Acct: 3880				
	BARCLAYS BANK DELAWARE	0.00	0.00	0.00	0.00
	Acct: 1520				
	PORTFOLIO RECOVERY ASSOCIATES, LL	335.49	335.49	0.00	335.49

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9418				
	AT & T MOBILITY II LLC	1,320.31	1,320.31	0.00	1,320.31
	Acct: 3865				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 2406				
	QUANTUM3 GROUP LLC AGNT - COMENI	492.99	492.99	0.00	492.99
	Acct: 1822				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 0997				
	DISCOVER BANK(*)	5,671.24	5,671.24	0.00	5,671.24
	Acct: 6294				
	FNCC	0.00	0.00	0.00	0.00
	Acct: 3995				
	LVNV FUNDING LLC, ASSIGNEE	19,179.36	19,179.36	0.00	19,179.36
	Acct: 1972				
	LVNV FUNDING LLC, ASSIGNEE	1,135.68	1,135.68	0.00	1,135.68
	Acct: 8993				
	MARINER FINANCE LLC	4,623.38	4,623.38	0.00	4,623.38
	Acct: 3358				
	PNC BANK NA	2,255.39	2,255.39	0.00	2,255.39
	Acct: 2400				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 6513				
	TALERIS CREDIT UNION	4,685.10	4,685.10	0.00	4,685.10
	Acct: 4489				
	TD BANK USA NA**	439.03	439.03	0.00	439.03
	Acct: 6386				
	PORTFOLIO RECOVERY ASSOCIATES, LL	248.89	248.89	0.00	248.89
	Acct: 0836				
	BUREAUS INVESTMENT GROUP PORTFO	2,864.62	2,864.62	0.00	2,864.62
	Acct: 1613				
	QUANTUM3 GROUP LLC AGNT-CREDIT C	889.26	889.26	0.00	889.26
	Acct: 9480				
	AMERICAN INFOSOURCE LP AGENT FOR	100.52	100.52	0.00	100.52
	Acct: 0001				
	CAPITAL ONE AUTO FINANCE**	4,383.47	4,383.47	0.00	4,383.47
	Acct: 9214				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	AMERICREDIT FINANCIAL SVCS DBA GM	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LI	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	MCCALLA RAYMER ET AL	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	BROCK & SCOTT PLLC	0.00	0.00	0.00	0.00
	Acct:				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct:				
	CREDIT ONE BANK	0.00	0.00	0.00	0.00
	Acct:				
					49,997.84

TOTAL PAID TO CREDITORS

142,122.68

TOTAL CLAIMED	
PRIORITY	310.00
SECURED	34,398.03
UNSECURED	49,997.84

Date: 02/23/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

IN RE:

GERALD J. TIETZE, JR.
PHYLLIS C. TIETZE
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:17-20058

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Gerald J. Tietze, Jr.
Phyllis C. Tietze
Debtors

Case No. 17-20058-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Feb 24, 2022

Form ID: pdf900

Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Gerald J. Tietze, Jr., Phyllis C. Tietze, 332 Huntingdon Avenue, Irwin, PA 15642-3142
cr	+ Freedom Mortgage Corporation, c/o McALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
14346113	+ CBE Group, Inc., 131 Tower Park Dr., PO Box 900, Waterloo, IA 50704-0900
14346114	+ Cenlar, 425 Phillips Blvd., Trenton, NJ 08618-1430
14346120	+ Equiant Financial Service, 5401 N. Pima Rd., Ste. 150, Lander, WY 82520
15426293	+ Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14894614	+ Freedom Mortgage Corporation, PO Box 50428, Indianapolis, IN 46250-0401
14346126	+ Mariner Finance, 8211 Town Center Dr., Nottingham, MD 21236-5904
15426292	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
14423310	+ PINGORA LOAN SERVICING, LLC, C/O CENLAR FSB, 425 PHILLIPS BLVD., EWING, NJ 08618-1430
14346130	+ TD Bank USA/Target, PO Box 673, Minneapolis, MN 55440-0673

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 24 2022 23:37:14	Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016, UNITED STATES 75016-5028
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 24 2022 23:35:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14348811	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 24 2022 23:36:56	AIS Portfolio Services, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14416828	+ Email/Text: g20956@att.com	Feb 24 2022 23:36:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14348772	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 24 2022 23:35:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14346108	+ Email/PDF: bncnotices@becket-lee.com	Feb 24 2022 23:36:56	American Express, PO Box 981537, El Paso, TX 79998-1537
14379992	Email/PDF: bncnotices@becket-lee.com	Feb 24 2022 23:36:52	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14401691	Email/PDF: ebn_ais@aisinfo.com	Feb 24 2022 23:36:57	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14346109	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 24 2022 23:35:00	Barclays Bank of Delaware, PO Box 8803, Wilmington, DE 19899-8803
14409450	+ Email/PDF: rmscedi@recoverycorp.com	Feb 24 2022 23:36:57	Bureaus Investment Group Portfolio No 15 LLC,

District/off: 0315-2

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			c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14346110	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 24 2022 23:37:16	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
14346111	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2022 23:36:56	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
14346112	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2022 23:37:13	Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281
14346116	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 24 2022 23:35:00	Comenity Bank/Lane Bryant, PO Box 182273, Columbus, OH 43218-2273
14346117	+ Email/Text: bdsupport@creditmanagementcompany.com	Feb 24 2022 23:36:00	Credit Management Co., 2121 Noblestown Rd., Pittsburgh, PA 15205-3956
14346118	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 24 2022 23:37:05	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14346119	Email/Text: mrdiscen@discover.com	Feb 24 2022 23:35:00	Discover Financial Service, PO Box 15316, Wilmington, DE 19850
14348328	Email/Text: mrdiscen@discover.com	Feb 24 2022 23:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14346121	Email/Text: BNSFN@capitalsvcs.com	Feb 24 2022 23:35:00	First National Credit, 500 E. 60th St. N, Sioux Falls, SD 57104
14346122	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 24 2022 23:35:00	GM Financial, PO Box 181145, Arlington, TX 76096-1145
14346115	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 24 2022 23:37:11	Chase/Bank One Card Serv., PO Box 15298, Wilmington, DE 19850
14346123	+ Email/Text: BKRMailOPS@weltman.com	Feb 24 2022 23:35:00	Jared Jewelers, 375 Ghent Road, Akron, OH 44333-4601
14346125	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 24 2022 23:37:06	LVNV Funding, c/o Resurgent Capital Services, PO Box 10497 MS 576, Greenville, SC 29603-0497
14365949	Email/PDF: resurgentbknotifications@resurgent.com	Feb 24 2022 23:48:58	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14400313	Email/PDF: resurgentbknotifications@resurgent.com	Feb 24 2022 23:36:58	LVNV Funding, LLC its successors and assigns as, assignee of LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14745441	Email/PDF: resurgentbknotifications@resurgent.com	Feb 24 2022 23:37:18	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587
14346124	+ Email/Text: bk@lendingclub.com	Feb 24 2022 23:36:00	Lending Club Corporation, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
14346126	+ Email/Text: bankruptcy@marinerfinance.com	Feb 24 2022 23:35:00	Mariner Finance, 8211 Town Center Dr., Nottingham, MD 21236-5904
14346127	Email/Text: Bankruptcy.Notices@pnc.com	Feb 24 2022 23:35:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
14402684	Email/Text: Bankruptcy.Notices@pnc.com	Feb 24 2022 23:35:00	PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-0570
14421022	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 24 2022 23:36:56	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14357192	Email/Text: bnc-quantum@quantum3group.com	Feb 24 2022 23:36:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14378194	Email/Text: bnc-quantum@quantum3group.com	Feb 24 2022 23:36:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

District/off: 0315-2

User: auto

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Date Rcvd: Feb 24, 2022

Form ID: pdf900

Total Noticed: 49

14357194	Email/Text: bnc-quantum@quantum3group.com	Feb 24 2022 23:36:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14346128	+ Email/PDF: gecsedl@recoverycorp.com	Feb 24 2022 23:37:13	SYNCB/Walmart DC, PO Box 965024, Orlando, FL 32896-5024
14394105	+ Email/Text: bncmail@w-legal.com	Feb 24 2022 23:36:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14346131	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2022 23:37:18	THD/CBNA, Home Depot, PO box 6497, Sioux Falls, SD 57117-6497
14346129	+ Email/Text: collectionsdpt@taleriscu.org	Feb 24 2022 23:35:00	Taleris Credit Union, Inc., 1250 East Granger Rd., Cleveland, OH 44131-1234
14346132	+ Email/PDF: tbiedi@PRAGroup.com	Feb 24 2022 23:37:14	The Bureaus, Inc., 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Capital One Auto Finance
cr		Freedom Mortgage Corporation
cr		Pingora Loan Servicing, LLC
cr	*+	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
14351041	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2022 at the address(es) listed below:

Name	Email Address
Amy L. Zema	on behalf of Debtor Gerald J. Tietze Jr. amy@zomalawoffice.com
Amy L. Zema	on behalf of Joint Debtor Phyllis C. Tietze amy@zomalawoffice.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Jeremy J. Kobeski	on behalf of Creditor Pingora Loan Servicing LLC pawb@fedphe.com, mcpupec@grenenbirsic.com

District/off: 0315-2

User: auto

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Date Rcvd: Feb 24, 2022

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Total Noticed: 49

Jerome B. Blank

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

Jerome B. Blank

on behalf of Creditor Pingora Loan Servicing LLC pawb@fedphe.com

Laurence A. Mester

on behalf of Creditor Capital One Auto Finance lmester@mesterschwartz.com jschwartz@mesterschwartz.com

Maria Miksich

on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Robert Davidow

on behalf of Creditor Freedom Mortgage Corporation robert.davidow@phelanhallinan.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor Pingora Loan Servicing LLC pawb@fedphe.com

TOTAL: 14